

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – APRIL 27, 2015
CHERRY HILL FIRE DISTRICT 5:15 PM**

Meeting of Executive Committee called to order by Michael Mevoli, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Richard Michielli	Borough of Magnolia	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Jack Lipsett	Gloucester City	Present
Joseph Gallagher	Winslow Township	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Millard Wilkinson, Berlin Boro
David Taraschi, Audubon
Jack Flynn, Gibbsboro
Ken Cheeseman, Laurel Springs
Lawrence Spellman, Voorhees Township
John Foley, Cherry Hill Fire Department

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann Edgewood Associates
Michael Avalone Conner Strong & Buckelew
Ray Corry Leonard O'Neill Insurance Group
Duane Myers M&C Insurance Agency, Inc.
Rick Bean Henry D. Bean & Sons Insurance
Peter DiGiambattista Associated Business Partners
Walt Eife Waypoint Insurance

WELCOME: John Foley welcomed everyone to the Cherry Hill Fire District

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF MARCH 23, 2015.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 23, 2015:

Motion: Commissioner Wolk
Second: Commissioner Lipsett
Vote: Unanimous

CORRESPONDENCE:

NONE

PROPERTY APPRAISAL RFQ – Executive Director said the Camden and the Central Jersey Joint Insurance Funds have authorized the release of an RFQ for property appraisals at their respective March meetings. The RFQ has been released and is due back to the Fund office the second week of May. A report will be made at the May meetings. Executive Director said it will be beneficial to us by combining the RFQ with the Central JIF, although they have more properties than the Camden JIF, it will save us a few thousand dollars. Executive Director said a full report will be presented at the next meeting.

TREASURER RFQ: The Fund Office has advertised an RFQ for the position of Treasurer. Responses were due back on April 22nd. A report will be presented at the meeting.

Executive Director said the Fund did receive one proposal from Elizabeth Pigliacelli from Mickelton NJ and the proposal was forwarded to the Fund Commissioners last Friday. Executive Director said Ms. Pigliacelli is well qualified and is recommended for the position. Chairman Mevoli said she is more than willing to go up to the PERMA offices to meet with the Finance folks, as well as Denise Hall from AmeriHealth and former Treasurer Richard Schwab for a smooth transition. Executive Director said the RFQ is for the remainder of

2015 and all of 2016. The proposal from Ms. Pigliacelli was at \$20,000 per year where the former treasurer received \$24,000 per year. In response to Commissioner Shannon, Executive Director said the fee would be prorated for 2015. Chairman Mevoli said he would like to add a six month review to make sure everything is in place and if that is the case we can renew the contract for 2016. In response to Commissioner Wolk, Executive Director said we only received on response. In response to Chairman Mevoli, Executive Director said we can have an audit completed before the change in treasurers takes place. Executive Director said will solicit a few quotes and bring it before the Board next month.

MOTION TO APPOINT ELIZABETH PIGLICELLI AS TREASURER WITH THE FEE OF \$20,000 PRORATED FOR 2015 WITH A SIX MONTH REVIEW

Motion:	Commissioner Wolk
Second:	Commissioner Lipsett
Vote:	8 Ayes, 0 Nays

ELECTED OFFICIALS TRAINING: As in the past, the MEL will reduce each member's 2015 liability claims premium by \$250 for each municipal elected official and member's CEO (i.e. municipal manager/administrator). The maximum credit is 25% of the member's liability claims fund. The Fund has been scheduling sessions through Mr. Nardi's office. Attorney Nardi said there does not look like there is a need for any additional training sessions with the online training available. Executive Director said if we find any town does have a need we can entertain another session.

The MEL is making available on an on-line training program for elected officials to earn the training credit. On line instructions are included on page 13 of the agenda packet.

2015 PRIMA CONFERENCE: Executive Director said in the past the JIF has authorized the attendance of Board members at the annual risk management conference for the purpose of attending seminars. The next PRIMA conference will take place in Houston from June 7-10. Please advise the Fund office if you are interested in attending.

2015 FINANCIAL DISCLOSURE FORMS – Executive Director said last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. Perma has provided all Fund Commissioners with the PIN they need to complete their Financial Disclosure filing for the Camden JIF. The email included a link to the instructions and the webpage to file your disclosure. The filing deadline is April 30th. Enclosed on page 14 of the agenda packet was the Local Finance Notice from DCA. Executive Director said the State did issue fines for anyone that did not complete their Financial Disclosure last year. We did not have anyone in this Fund receive a fine last year.

LEAGUE MAGAZINE – Executive Director said enclosed on Page 17 of the agenda packet is the second of a series of MEL advertisements to appear in the League magazine. Each advertisement in the "Power of Collaboration" series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year,

Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the most recent Financial Fast Track as February 28, 2015 showing a \$5.5 million dollar surplus which is up over \$300,000 from the prior month. Executive Director we have a new line on the report called Total Cash which this is cash that the Fund has on hand in the amount of \$17.5 million dollars. This figure includes case reserves and IBRN. Executive Director also reviewed the Expected Loss Ratio Analysis and said where the actuary projected us at 5.67% we currently stand at 8.61% indicating property losses we suffered are driving this number. Lost Time Accident Frequency has taken a hit from last month and we are currently at 3.20 which better than a few months ago.

Executive Director said last month the Board approved Firefighter Training for Risk Management, Our first session was held at Berlin Township with 25 in attendance. Chief Hummel reported it was a very lively and animate group with a lot of question around workers' comp and responding in personal vehicles. This is an area we have not really hit in the past with regard to fire companies and there will be five more sessions scheduled throughout our area.

Executive Director's Report Made Part of Minutes.

TREASURER:

Approving Payment of Resolution 15-15 April 2015 Vouchers

TOTAL 2014	\$51,500.00
TOTAL 2015	\$1,326,817.04
TOTAL	\$1,378,317.04

Confirmation of March 2015 Claims Payments/Certification of Claims Transfers:

2011	26,083.71
2012	190,745.20
2013	25,005.06
2014	97,713.59
2015	154,606.35
TOTAL	494,153.91

MOTION TO APPROVE RESOLUTION 15-15 VOUCHER PAYMENTS FOR APRIL 2015:

Motion: Commissioner Lipsett
 Second: Commissioner DiAngelo
 Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2015 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said he attended the annual MEL MRHIF Seminar that was held on April 17th and there were a number of topics that they covered which are important to us particularly Cyber Liability which was presented by Mark Pfeiffer and Paul Miola. Attorney Nardi said a lot of times we are not fully aware of everything involved with the coverage until you need to use the coverage. One important factor that was stressed was loss prevention. Mr. Nardi recommended everyone to go on the MEL website and view the presentation online and to have their staff available to view the information, particularly IT personnel. Mr. Nardi said there was also a very good presentation as always by Bill Kearns on Conflicts and Local Government Officials Ethics Act. Lastly, there was information regarding the Cadillac Tax under the Affordable Care Act that goes in effect in 2018 and reporting requirement go in effect this year for employers.

Commissioner DiAngelo said the Cyber Liability presentation was very informative and would be very beneficial to your IT staff because when this happens it too late to try and find out what to do. The presentation gives you helpful hints on where to go and what to do right away.

SAFETY DIRECTOR:

Safety Director reviewed the monthly reports. Mr. Saville said a list of MSI training is included in the report with Fast Track Training. Mr. Saville the Camden JIF had their first Police Ad Hoc Committee on March 27th at the Conner Strong & Buckelew offices which went very well and we are looking forward to the next session. Invitations will be sent to everyone for the next session. Chairman Mevoli requested a list of the Chiefs that attended the first training.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Chairman Mevoli said the Underwriting Manager and the Certificate Report was enclosed on pages 43 -45 for the period 2/19/15 to 3/23/15 was included in the agenda listing 12 certificates.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the reports for March 2015, with a savings of 44.65% for the month and a total of 46.87 % for the year. Ms. Goldstein reviewed the 1st Quarter 2015 Workers' Comp Injury Snapshot.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report was for closed session.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Wolk
Second: Commissioner Michielli
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Michielli
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Michielli
Second: Commissioner Wolk
Roll Call Vote: 9 Ayes – 0 Nays

OLD BUSINESS:

NONE

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motion: Commissioner Michielli
Second: Commissioner DiAngelo
Vote: Unanimous

MEETING ADJOURNED: 5:49PM

Karen A. Read, Assisting Secretary for
M. JAMES MALEY, SECRETARY